

DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DER

OFFICE OF THE UNITED STATES TRUSTEE
DISTRICT OF MARYLAND
MONTHLY OPERATING REPORT - CHAPTER 11
INDIVIDUAL DEBTORS

☐ Check if this is an
amended report.

COVER SHEET AND QUESTIONNAIRE - FORM 3

For Period from: 3-1-20 to 3-31-20**THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH**

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

REQUIRED REPORTS / DOCUMENTS

- 1 Cash Flow Statement (Page 2)
- 2 Cash Reconciliation(s) and Narrative (Page 3)
- 3 Cash Receipts Detail (Page 4)
- 4 Cash Disbursements Detail (Page 5)
- 5 Receipts and Disbursements Recap Case to Date (Page 6)
- 6 **Bank Statements for All Bank Accounts open during any day during the period**
(remember to redact all but the last four digits of bank account number)

QUESTIONNAIRE

Please answer the questions below for the month being reported:

	Yes	No
1. Did you deposit all receipts into your DIP account this month? 1a. If no, explain. _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Are all insurance policies current and in effect? 2a. If no, explain.** _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Have all <u>post petition</u> taxes been timely filed and paid, including quarterly estimated taxes, if applicable? 3a. If no, explain.** _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Did you pay all your bills on time this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Did you borrow money from anyone or has anyone made any payments on your behalf? 5a. If yes, why?*** _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Other than postpetition mortgage or car payments, did you pay any bills you owed prior to filing for bankruptcy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Do you have any bank accounts open other than the DIP account? 7a. If yes, when will they be closed? _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>

***If additional room is needed, please use the "Unusual Items" Section on page 3 to explain.

**I declare under penalty of perjury that this Monthly Operating Report, and any statements and
attachments are true, accurate and correct to the best of my belief.**

Executed on: 4-15-2020

Signature (Debtor):

Print name:

Joseph G Gorski

Signature (Co-Debtor):

Print name:

DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DEBFor Period from: 3-1-20 to 3-31-20**CASH FLOW SUMMARY (SEE NOTE A)**

(Transfers between the debtor's bank accounts are not to be reflected on this page.)

1. Beginning Cash Balance \$ 48,852 (1) A

2. Cash Receipts

Wages \$ 7478.23

Sole Proprietorship Revenues

Draws from owned entities other than Sole Prop 1,000.00

Rental Income

Other Social Security 3309.50

Other Misc 63.13

Total Cash Receipts for the month \$ 11,850.86 0.00 B

3. Cash Disbursements

Primary residence: Rent or home mortgage payment \$ ~~10,430.91~~ 10,430.91

Utilities and Communication related Expenses 373.41

Home maintenance (repairs/upkeep/association dues) 1127.00

Food / Groceries / Housekeeping supplies 690.00

Restaurants/Entertainment/Recreation

Clothing / Laundry / Personal Care 40.00

Charitable and Religious Contributions

Insurance payments 121.67

Installment payments (including car payments)

Transportation related (gas, parking, tolls) 231.69

Alimony, maintenance, support of others

Legal / Professional Fees / U.S. Trustee Fees 5,000.00

Sole Proprietorship Expenses

Rental Property related: mortgages / expenses / repairs

Other Reimbursable Business Expenses 230.50

Other Medical 406.28

Other

Other

Miscellaneous 282.09

Total Cash Disbursements for the month \$ 18,933.55 0.00 C

4. Net Cash Flow for Month

(Total Cash Receipts less Total Cash Disbursements) (B - C) (-7,082.69) 0.00 D

5. Ending Cash Balance

(A + D) \$ 41,769.31 0.00 E**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Total Disbursements for the Month (from above)	<u>18,933.55</u> 0.00
Add: Any amounts paid on behalf of the debtor by others	<u>0</u>
Disbursements for U.S. Trustee Fee Calculation	<u>18,933.55</u> 0.00

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

PAGE 2

(1) Current month beginning cash balance should equal the previous month's ending balance.

Rev. 2017-04

DEBTOR: Joseph G GorskiCase Number: 19-11500-11ER**A. BANK ACCOUNTS THAT ARE OPEN AT END OF THE PERIOD**

Period ending: <u>3-31-20</u>	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank: <u>Sandy Spring Bank</u>				
Last four digits of account	<u>5206</u>			
Purpose of Acct (Personal or Business)	<u>Personal</u>			
Type of account (Checking or Savings)	<u>Checking</u>			
Balance per Bank Statement at End of the Period	<u>12,894.87</u>			
TOTAL OF ALL ACCOUNTS AT END OF PERIOD	<u>12,894.87</u>		<u>0.00</u>	

Note: Attach a copy of the bank statement and bank reconciliation for every account that was open during any point in time during the period, whether it is a prepetition account or a DIP account.

B. AMOUNTS OWED TO OTHERS at the end of the Period (post-petition only)

Are post petition mortgage payments current?

No

☒

Yes

☒

Do you have other past due post petition bills?

No

☒

Yes

☐

If yes, how much do you owe, including past due mortgage payments?

\$

(Please attach a list of the creditors and amounts owed)

C. AMOUNTS OWED TO YOU at the end of the Period (both pre and post-petition)

Does anyone owe you any money?

No

☒

Yes

☐

If yes, how much is owed to you?

\$

(Please attach a list of the purpose and amounts owed)

D. UNUSUAL ITEMS

Please provide a description of any unusual financial transactions or changes to your financial condition since the past reporting period.

DEBTOR: Joseph G. GorskiCASE #: 19-11500-DER**CASH RECEIPTS DETAIL**

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 3-1-20 to 3-31-20
(attach additional sheets as necessary)Bank Name Sandy Spring Bank Last four digits of account number 5206A. For each counter deposit made during the period, record the following information:

Date	Payer	Description	Amount
3/4/20	AT&T	Settlement	12.09
3/11/20	MetLife	Dividend	51.04
3/17/20	Travelways	Reimbursable Business Expense	1,000.00
3/30/20	Travelways	Salary	7,478.23

B. For direct deposits to your account which identify the source of the deposit, just record the grand total of all of these deposits.8,541.36C. Deduct transfers between accounts made to this account included in Section A or B above.0**Total Cash Receipts****\$ 8,541.36 0.00**

This total should agree with Page 2

DEBTOR: Joseph G GorskiCASE #: 19-11500-DEK**CASH DISBURSEMENTS DETAIL**

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 3-1-20 to 3-31-20
(attach additional sheets as necessary)

Bank Name

Sandy Spring Bank

Last four digits of account number

5206

A. For all checks written, record the detail of each showing the following information:

Date	Check No.	Payee	Description (Purpose)	Amount
3/1/20	322	Bank of America	Mortgage	6930.91
3/2/20	323	Acc Plumbing	Plumbing Repair	1,127.00
3/3/20	324	Nationwide	Insurance	121.67
3/3/20	325	Sustant	2nd Mortgage	3500.00
3/6/20	326	BGE	Utilities	373.41
3/6/20	327	Melvinco Horte	Legal fees	5,000.00
3/6/20	328	Kaiser	Medical	30.60
3/24/20	330	AT&T	AT&T	207.98
	329	Bank of America	Mortgage	6930.91

B. For direct debits to your account which identify the who is being paid, just record the grand total of all of these withdrawals

14,140.68

C. Deduct transfers between accounts made to this account included in Section A or B above.

0**Total Cash Disbursements** \$14,140.680.00

This total should agree with Page 2

RECEIPTS AND DISBURSEMENTS RECAP

Debtor:

Joseph G Gorski

Case #:

19-11500-DEK

Date Case was filed:

2-5-2019

This form is to be used to record Monthly Operating Reports' Receipts and Disbursements filed to date.
It serves as a running total of overall cash receipts and cash disbursement and net income (or loss) for the case.

NOTE: These amounts are directly obtained from Page 2 of the associated MOR.

Year: 2019			
	Receipts	Disb	Net
Jan	0	0	0
Feb	21,700	19,157	2,543
Mar	19,980	7,001	12,979
Apr	13,306	14,791	(1,484)
May	29,456	25,676	3,780
Jun	15,755	14,994	821
Jul	11,026	14,719	(3,693)
Aug	15,454	20,636	(5,182)
Sep	47,026	53,646	(6,620)
Oct	42,237	16,710	25,527
Nov	19,427	14,468	4,959
Dec	26,648	39,611	(12,963)

TOTAL	262,015	0	241,409	0	20,606	0
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Year: 2020			
	Receipts-2	Disb-2	Net-2
Jan	17,249	14,574	2,655
Feb	27,053	12,395	14,658
Mar	11,851	18,774	(7,087)
Apr			0
May			0
Jun			0
Jul			0
Aug			0
Sep			0
Oct			0
Nov			0
Dec			0

TOTAL	56,153	0	45,923	0	10,230	0
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From here. For here.

Last statement: February 29, 2020
This statement: March 31, 2020
Total days in statement period: 31

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(0)

*****AUTO**SCH 5-DIGIT 21403
30145 0.5940 AV 0.389 87 7943

Direct inquiries to:
800-399-5919

JOSEPH G GORSKI
DEBTOR IN POSSESSION CASE 19-11500-DER
400 FERRY POINT RD
ANNAPOLIS MD 21403-1306

Sandy Spring Bank
17801 Georgia Ave
Olney MD 20832

My Free Banking

Account number XX-XXXX52-06
Low balance \$2,160.03
Average balance \$8,133.25

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
02-29	Beginning balance			\$15,059.46
03-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15486800 EXXONMOBIL 4786 2081 ANNAPOLIS MD XXXXXXXXXXXX9417 SEQ # 378005865100		-57.31	15,002.15
03-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55457020 COLONIAL PARKING #1QPS WASHINGTO DC XXXXXXXXXXXX9417 SEQ # 206388101254		-22.95	14,979.20
03-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55310200 MARRIOTTKEYBRIDGEPRKG ARLINGTON VA XXXXXXXXXXXX9417 SEQ # 207088500054		-25.00	14,954.20
03-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432860 Intuit *QuickBooks 800-446-8 CA XXXXXXXXXXXX9417 SEQ # 200035198539		-40.00	14,914.20
03-04	Deposit	12.09		14,926.29
03-04	Check 187		-325.00	14,601.29
03-04	Electronified Check AT&T Services CHECKPAYMT 200304 0188		-207.98	14,393.31
03-05	Electronified Check Sunrise Medical CHECK PMTS 200305 0190		-100.68	14,292.63



From here. For here.

JOSEPH G GORSKI
March 31, 2020

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Date	Description	Additions	Subtractions	Balance
03-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55480770 WWW.CLICKJOY.CO 626290391 CA XXXXXXXXXXXX9417 SEQ # 286553200269		-34.11	14,258.52
03-06	Check 189		-40.00	14,218.52
03-06	Check 322		-6,930.91	7,287.61
03-09	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25415750 FORREST DRIVE CITGO 43 ANNAPOLIS MD XXXXXXXXXXXX9417 SEQ # 000638096566		-58.54	7,229.07
03-10	Electronified Check NATIONWIDE MUTUA CHECKPAYMT 200310 0324		-121.67	7,107.40
03-11	Deposit	51.04		7,158.44
03-11	Check 321		-275.00	6,883.44
03-12	Check 325		-350.00	6,533.44
03-17	Deposit	1,000.00		7,533.44
03-23	Check 327		-5,000.00	2,533.44
03-24	Check 326		-373.41	2,160.03
03-25	ACH Credit SSA TREAS 310 XXSOC SEC 200325	3,309.50		5,469.53
03-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15486800 EXXONMOBIL 4786 2081 ANNAPOLIS MD XXXXXXXXXXXX9417 SEQ # 378003490283		-52.89	5,416.64
03-30	Deposit	7,478.23		12,894.87
03-31	Ending totals	11,850.86	-14,015.45	\$12,894.87

CHECKS

Number	Date	Amount	Number	Date	Amount
187	03-04	325.00	325 *	03-12	350.00
189 *	03-06	40.00	326	03-24	373.41
321 *	03-11	275.00	327	03-23	5,000.00
322	03-06	6,930.91	* Skip in check sequence		

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank